

Information to identify the case:

Debtor 1	Richard A Turner Sr.	Social Security number or ITIN	xxx-xx-3793
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-21981-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard A Turner Sr.

9/14/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard A Turner, Sr.
 Debtor

Case No. 17-21981-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 516876874 +Richard A Turner, Sr., 11 Hawthorne Avenue, East Orange, NJ 07018-4008
 516876875 +Aes/Deutsche Elt, PO Box 61047, Harrisburg, PA 17106-1047
 516876876 Carecentrix, PO Box 277947, Atlanta, GA 30384-7947
 516876876 +Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
 516876878 Comenity Bank, PO Box 182273, Jeffersonville, OH 43128-2273
 516932512 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 516876886 +Newark Federal Employees Fcu, 970 Broad St., Ste. 735, Newark, NJ 07102-2534
 516910590 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 516876891 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08646-0245)
 516876888 +Shapiro & Denardo, LLC, 14000 Commerce Parkway, Ste. B, Mount Laurel, NJ 08054-2242
 516876892 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516876889 State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
 516876890 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08646-0269
 516876894 +The City of East Orange, 44 City Hall Plaza, East Orange, NJ 07018-4500
 516876895 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407
 516878522 +Zelda Haywood, 111 Eastern Parkway, Newark, NJ 07106-2908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2018 23:10:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Sep 14 2018 23:10:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Sep 15 2018 03:03:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517058257 EDI: BL-BECKET.COM Sep 15 2018 03:03:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516876877 +EDI: CHASE.COM Sep 15 2018 03:03:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516876879 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 14 2018 23:10:43
 Consumer Portfolio Service, PO Box 57071, Irvine, CA 92619-7071
 517475638 +EDI: ECMC.COM Sep 15 2018 03:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116, ECMC,
 PO BOX 16408, ST. PAUL, MN 55116-0408
 517475637 +EDI: ECMC.COM Sep 15 2018 03:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 516876880 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 14 2018 23:10:55 ESB/Harley Davidson Credit,
 PO Box 21829, Carson City, NV 89721-1829
 516876883 EDI: IRS.COM Sep 15 2018 03:03:00 Internal Revenue Service, Insolvency Operations,
 PO Box 21125, Philadelphia, PA 19114
 516876884 +EDI: CBSKOHL.COM Sep 15 2018 03:03:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517113435 +EDI: MID8.COM Sep 15 2018 03:03:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 516876885 +EDI: MID8.COM Sep 15 2018 03:03:00 Midland Funding, 2365 Northside Drive, Ste. 30,
 San Diego, CA 92108-2709
 516876887 +EDI: AGFINANCE.COM Sep 15 2018 03:03:00 Onemain, PO Box 1010, Evansville, IN 47706-1010
 516876893 EDI: RMSC.COM Sep 15 2018 03:03:00 Synccb, C/o PO Box 6153, Rapid City, SD 57709
 516877522 +EDI: RMSC.COM Sep 15 2018 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516993136 +EDI: WFFC.COM Sep 15 2018 03:03:00 Wells Fargo Bank, N.A., Attention: Payment Processing,
 MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516876882* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)
 516876881* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures Function,
 PO Box 724, Springfield, NJ 07081)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Herbert B. Raymond on behalf of Debtor Richard A Turner, Sr. bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6